

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

In Re: **Daniel J Williams**

Case No.: **17-32634**

Judge: **MBK**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

☐ Original

☒ Modified/Notice Required

Date: **10-13-2021**

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney \_\_\_\_\_ Initial Debtor: **DJW** Initial Co-Debtor \_\_\_\_\_

### Part 1: Payment and Length of Plan

- a. The Debtor has paid \$72,168.00 into the plan and the debtor shall pay **\$1,419.00 Monthly** to the Chapter 13 Trustee, starting on November 1, 2021 for approximately 13 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_
- ☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_
- ☐ Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion: \_\_\_\_\_
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection

☒ **NONE**

- a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
<b>ROBERT C. NISENSEN</b>	<b>ATTORNEYS FEES</b>	2300

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:
- ☒ None
- ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
----------	------------------	--------------	-------------------

#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
----------	----------------------------	-----------	----------------------------	---	--

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
----------	----------------------------	-----------	----------------------------	---	--

**Quicken Loans home \$2,321.67 \$2,321.67**

**Rocket Mortgage, LLC fka Quicken Loans home post-petition arrears \$4,257.54 \$4,257.54 \$2,017.23**

**Rocket Mortgage, LLC fka Quicken Loans home attorney fees \$538.00 \$538.00**

##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
------------------	------------	---------------	-----------------	--

##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
----------	------------	----------------	------------------------	----------------	--	----------------------	-------------------------

-NONE-							
--------	--	--	--	--	--	--	--

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
----------	------------------------------	---------------------------------	--------------------------

**f. Secured Claims Unaffected by the Plan ☒ NONE**

The following secured claims are unaffected by the Plan:

Creditor

**g. Secured Claims to be Paid in Full Through the Plan ☒ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
----------	------------	--

**Part 5: Unsecured Claims ☐ NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
----------	-----------------------------------	-----------	-------------------

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
----------	-----------------------------	-----------------------------	---------------------	-----------------------

**Part 7: Motions** ☒ **NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
----------	----------------------	--------------	----------------	---------------------	-----------------------------	---	------------------------------

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒

**NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
----------	------------	----------------	------------------------	----------------	--	---

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
----------	------------	----------------	------------------------	-----------------------------	--

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**

- 5) Priority Claims  
6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification** ☒ **NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 1-29-2021

Explain below <b>why</b> the plan is being modified: include post petition arrears of secured creditors and secured creditor's attorneys fees into the plan	Explain below <b>how</b> the plan is being modified: include post petition arrears of secured creditors and secured creditor's attorneys fee into the plan
--	---

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: October 13, 2021

/s/ Daniel J Williams

Daniel J Williams

Debtor

Date: \_\_\_\_\_

Joint Debtor

Date: October 13, 2021

/s/ Robert C. Nisenson

Robert C. Nisenson 6680

Attorney for the Debtor(s)

In re:  
Daniel J Williams  
Debtor

Case No. 17-32634-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Oct 14, 2021

User: admin  
Form ID: pdf901

Page 1 of 3  
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 16, 2021:

Recip ID	Recipient Name and Address
db	+ Daniel J Williams, 4 Lake Street, New Brunswick, NJ 08901-3213
cr	+ United Teletech Financial FCU, Attn: Michael R. DuPont, Esq, 229 Broad St., PO Box 610, Red Bank, NJ 07701-0610
517167129	+ Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
517167130	+ Barclays Bank Delaware / Upromise, 100 S West St, Wilmington, DE 19801-5015
517167141	+ PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570
517167144	+ SST/Best Egg, Attn: Bankruptcy, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
517167143	+ Sofi Lending Corp, 375 Healdsburg Ave Ste 280, Healdsburg, CA 95448-4151
517167154	+ Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517
517236263	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 14 2021 20:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 14 2021 20:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517167131	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 14 2021 20:33:00	Cb/westgate, Po Box 182789, Columbus, OH 43218-2789
517167132	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 14 2021 20:45:41	Citibank/Exxon Mobile, Po Box 6497, Sioux Falls, SD 57117-6497
517167133	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 14 2021 20:45:46	Citibank/Goodyear, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
517167134	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 14 2021 20:45:41	Citibank/Shell Oil, Citicorp Srvs/ Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
517167135	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 14 2021 20:45:36	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
517167136	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 14 2021 20:33:00	Comenitybank/westgate, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
517167137	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 14 2021 20:33:00	Comenitycapital/goodsa, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
517187606	Email/Text: mrdiscen@discover.com	Oct 14 2021 20:32:00	Discover Bank, Discover Products Inc., PO Box 3025, New Albany, OH 43054-3025
517167138	+ Email/Text: mrdiscen@discover.com	Oct 14 2021 20:32:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517167140	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Oct 14 2021 20:33:00	Elan Financial Service, Cb Disputes, Saint Louis, MO 63166

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Oct 14, 2021

Form ID: pdf901

Total Noticed: 44

517650654	Email/PDF: resurgentbknotifications@resurgent.com	Oct 14 2021 20:45:35	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517650655	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 14 2021 20:45:41	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
517382101	Email/PDF: resurgentbknotifications@resurgent.com	Oct 14 2021 20:45:46	LVNV Funding, LLC its successors and assigns as, assignee of Marlette Funding Trust, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517313210	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 14 2021 20:45:35	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
517333226	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 14 2021 20:45:45	Portfolio Recovery Associates, LLC, c/o Exxonmobil, POB 41067, Norfolk VA 23541
517333349	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 14 2021 20:45:34	Portfolio Recovery Associates, LLC, c/o Goodyear, POB 41067, Norfolk VA 23541
517333228	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 14 2021 20:45:45	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517302825	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 14 2021 20:45:34	Portfolio Recovery Associates, LLC, c/o UPromise, POB 41067, Norfolk VA 23541
517375298	Email/Text: bnc-quantum@quantum3group.com	Oct 14 2021 20:33:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517167142	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 14 2021 20:33:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
517270108	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 14 2021 20:33:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
517385914	+ Email/Text: specialservicing@sofi.com	Oct 14 2021 20:33:00	Sofi Lending Corp, One Letterman Dr Bldg A Ste 4700, San Francisco, CA 94129-1512
517382843	+ Email/PDF: gecsed@recoverycorp.com	Oct 14 2021 20:45:38	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517167146	+ Email/PDF: gecsed@recoverycorp.com	Oct 14 2021 20:45:40	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517168209	+ Email/PDF: gecsed@recoverycorp.com	Oct 14 2021 20:45:44	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517167147	+ Email/PDF: gecsed@recoverycorp.com	Oct 14 2021 20:45:44	Synchrony Bank/ JC Penney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517167148	+ Email/PDF: gecsed@recoverycorp.com	Oct 14 2021 20:45:44	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517167149	+ Email/PDF: gecsed@recoverycorp.com	Oct 14 2021 20:45:32	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517167150	+ Email/PDF: gecsed@recoverycorp.com	Oct 14 2021 20:45:44	Synchrony Bank/Lowes, Po Box 965005, Orlando, FL 32896-5005
517167151	+ Email/PDF: gecsed@recoverycorp.com	Oct 14 2021 20:45:38	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517167152	Email/Text: bankruptcy@td.com	Oct 14 2021 20:33:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04243
517187780	Email/Text: opsdept@utcu.org	Oct 14 2021 20:32:00	United Teletech Fin FC, 205 Hance Ave, Tinton Falls, NJ 07724
517547102	Email/Text: laura@redbanklaw.com		



District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Oct 14, 2021

Form ID: pdf901

Total Noticed: 44

Oct 14 2021 20:32:00

United Teletch Financial Federal Credit Union,  
C/O McKenna, DuPont, Higgins & Stone, PC, PO  
Box 610, Red Bank, NJ 07701-0610

TOTAL: 35

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517167145		Synb/pc Richard
517167153		United Teletch Fin Fc
517167139	*+	Discover Financial, Po Box 3025, New Albany, OH 43054-3025

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 16, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor QUICKEN LOANS INC. kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Michael R. DuPont	on behalf of Creditor United Teletch Financial FCU dupont@redbanklaw.com john@redbanklaw.com
Rebecca Ann Solarz	on behalf of Creditor QUICKEN LOANS INC. rsolarz@kmlawgroup.com
Robert C. Nisenson	on behalf of Debtor Daniel J Williams r.nisenson@rcn-law.com doreen@rcn-law.com;g2729@notify.cincompass.com;nisenonrr70983@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9